



JOINT DECLARATION FOR PATENT APPLICATION

As the below named inventors, we hereby declare that:

Our residences, post office addresses and citizenship are as stated below next to our names;

We believe that we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled <u>CREDIT INSTRUMENT AND SYSTEM WITH AUTOMATED PAYMENT OF CLUB, MERCHANT, AND SERVICE PROVIDER FEES, the specification of which</u>

[] was filed on amended on	as App	lication Serial Number	and w	100
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aniended on		(if applicable)		'
		(ii applicable)		
We hereby state that we h mended by any amendment referre			ne above identified specifica	tion, including the claims, as
We acknowledge the duty n 37 C.F.R. § 1.56.	to disclose all infor	mation known to us to be m	aterial to the patentability o	f this application, as defined
We acknowledge the duty which became available between the part application.	to disclose to the O e filing date of the p	office all information known to prior application and the nati	to us to be material to paten ional or PCT international fil	stability as defined in § 1.56, ing date of the continuation-
	F	Prior Foreign Application(s	s)	
- 11元	d have also identific	ed below any foreign applica	Code, § 119 of any foreign	application(s) for patent or or's certificate having a filing
f 1750	cation Number	Date of Filing (day, month, year)	Date of Issue (day, month, year)	Priority Claimed Under 35 U.S.C. 119
1100				Yes [] No []
31				Yes[] No[]
				Yes[] No[]
1,1				Yes [] No []
I hereby claim the benefit to		ed States Provisional App		ed below
Application Number			Filing Date	

Prior United States Application(s)

We hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial Number	Date of Filing (day, month, year)	Status - Patented, Pending, Abandoned





And we hereby appoint, both jointly and severally, as our attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the following attorneys, their registration numbers being listed after their names:

Thomas J. Scott, Jr., Registration No. 27,836; James G. Gatto, Registration No. 32,694; Stanislaus Aksman, Registration No. 28,562; Tyler S. Brown, Registration No. 36,465; Henry C. Su, Registration No. 37,738; Christopher C. Campbell, Registration No. 37,291; Charles F. Hollis, Registration No. 40,650; Brian M. Buroker, Registration No. 39,125; Jonathan D. Link, Registration No. 41,548; Christopher J. Cuneo, Registration No. 42,450; Raphael A. Valencia, Registration No. 43,216, Kevin Duncan, Registration No. 41,495; Kevin J. Dunleavy, Registration No. 32,024; Thomas G. Woolston, Registration No. 40,235, and George Georgellis, Registration No. 43,632; Scott D. Balderston, Registration No. 35,436, and Stephen T. Schreiner, Registration No. 43,097.

All correspondence and telephone communications should be addressed to Hunton & Williams, 1900 K Street, N.W., Washington, D.C. 20006-1109, telephone number (202) 955-1500, which is also the address and telephone number of each of the above listed attorneys.

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

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